

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Pamela Sureda Mandeville

S.S. No.: xxx-xx-2455

Mailing Address: 4411 Nightfall Court, Durham, NC 27713-

Case No. 09-82226

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 14, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 11, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (EASTERN OR MIDDLE DISTRICT - DEBT BUSTER)

Date: 9/10/09

Lastname-SS#: Mandeville-2455

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
All PMSI Creditors	N/A	Furniture/Miscellaneous
1st DOT-SECU	1	Residence
910-Southeast Toyota	7	2009 Toyota Scion
AT&T Wireless		Cell Phone

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS ON RETAINED COLLATERAL

Creditor Name	Sch D #	Arrearage Amount
N/A		

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

STD - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral)

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
N/A						

STD - SECURED DEBTS & 910 CLAIMS (Pay 100%)

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
N/A						

ATTORNEY FEES (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,000

SECURED TAXES

Secured Amount

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. Rate Payoff Amount

N/A

GENERAL NON-PRIORITY UNSECURED Amount to Pay

DMI = None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 99 /mo for 36 months, then

\$ N/A /mo for N/A months.**

Definitions

Sch D # = The number of the secured debt as listed on Schedule D.

Int. Rate = Interest Rate = Trustee's rate = Till rate.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = DMI x total no. of months of plan

** = Plan duration is subject to "Duration of Chapter 13 Plan" provision.

Chap13_Plan_Debt_Buster (rev. 2/22/07) © John T. Orcutt (Page 4 of 4)

Other Miscellaneous Provisions

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Collectcorp
Post Office Box 101928
Dept 4947A
Birmingham, AL 35210

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

ACS
Post Office Box 7051
Utica, NY 13504-7051

Duke Primary Care
Post Office Box 70841
Charlotte, NC 28272-0841

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

AES
1200 North 7th Street
Harrisburg, PA 17102

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

American Express
Post Office Box 297812
Fort Lauderdale, FL 33329-7812

GC Services
Post Office Box 46960
Saint Louis, MO 63146

Experian
P.O. Box 2002
Allen, TX 75013-2002

Capital One
Post Office Box 30273
Salt Lake City, UT 84130

GEMB/Lowe's
Post Office Box 981064
El Paso, TX 79998-1064

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Central Credit Services, Inc.
Post Office Box 15118
Jacksonville, FL 32239-5118

Genpact Services, LLC
Post Office Box 1969
Southgate, MI 48195-0969

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Chase **
Post Office Box 15298
Wilmington, DE 19850-5298

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

James A. West, P.C.
6380 Rogerdale Road
Suite 130
Houston, TX 77072-1612

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Shell/Citi **
% Citicorp Credit Services Inc
P.O. Box 6003
Hagerstown, MD 21747-6003

Macy's
Post Office Box 8108
Mason, OH 45040-8103

Southeast Toyota Finance
PO Box 70832
Charlotte, NC 28272

Mann Bracken LLC
One Paces West
2727 Paces Ferry Road, #1400
Atlanta, GA 30339

State Employees Credit Union
PO Box 863
Cary, NC 27512

Nationwide Credit, Inc.
2015 Vaughn Road
Kennesaw, GA 30144-7802

State Employees Credit Union **
Attn: Bankruptcy Department
P.O. Box 25279
Raleigh, NC 27611

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Stewart P. Wignall DDS
1502 East Franklin Street
Chapel Hill, NC 27514

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Target National Bank
c/o Target Credit Services
Post Office Box 673
Minneapolis, MN 55440-0673

Pitney Bowes, Inc.
Post Office Box 856390
Louisville, KY 40285-6390

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

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1000 Circle 75 Parkway
Suite 400
Atlanta, GA 30339

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